Medicare Part D Low Income Subsidy

For those who receive both Medicaid and Medicare, and for those who receive MQB benefits				
Eligibility Category	Full Medicaid Coverage Income less than or equal to 100% of the Federal Poverty Level	Full Medicaid Coverage Income greater than 100% of the Federal Poverty Level	In a Nursing Facility	Recipients of Medicare Savings Program (MQB) (Income less than or equal to 135% of the Federal Poverty Level and assets greater than \$4000/\$6000)
Premium*	- 0 -	- 0 -	- 0 -	- 0 -
Annual Deductible	- 0 -	- 0 -	- 0 -	- 0 -
Cost-sharing	\$1 per generic prescription \$3 per name brand	\$2 per generic prescription \$5 per name brand	- 0 -	\$2 per generic prescription \$5 per name brand
Coverage gap (donut hole)	No gap	No gap	No gap	No gap
Cost-sharing after reach catastrophic level	- 0 -	- 0 -	- 0 -	- 0 -
Low Income Subsidy for non-Medicaid persons				
Eligibility Category	Income less than or equal to 135% of the Federal Poverty Level and assets greater than \$4000/\$6000	Income greater than 135% up to 140% of the Federal Poverty Level and assets of \$10,000/\$20,000	Income greater than 140% up to 145% of the Federal Poverty Level and assets of \$10,000/\$20,000	Income greater than 145% but less than 150% of the Federal Poverty Level and assets of \$10,000/\$20,000
Premium*	- 0 -	75% premium subsidy	50% premium subsidy	25% premium subsidy
Annual Deductible	- 0 -	\$50	\$50	\$50
Cost-sharing	\$2 per generic prescription \$5 per name brand	15% coinsurance	15% coinsurance	15% coinsurance
Coverage gap (no subsidy)	No gap	No gap	No gap	No gap
Cost-sharing after reach catastrophic level	- 0 -	\$2 per generic prescription \$5 per name brand	\$2 per generic prescription \$5 per name brand	\$2 per generic prescription \$5 per name brand

^{*}The premium is 0 for any standard, basic, coverage plan that normally charges a premium of \$36.20 or less.

Gap (Donut Hole)— Recipients of the low income subsidy **do not experience a coverage gap** (also known as the donut hole). The coverage gap for those not receiving the subsidy begins when actual drug costs reach \$2,250. That individual must pay 100% of the drug costs until the actual drug costs total \$5,100.

Catastrophic level –once the actual drug costs total \$5,100 and the individual has spent \$3,600 out of pocket